

**Information to identify the case:**

Debtor 1	<u>John Vanderveer</u>	Social Security number or ITIN	xxx-xx-4912
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda Vanderveer</u>	Social Security number or ITIN	xxx-xx-5708
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-30127-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Vanderveer

Linda Vanderveer

12/29/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John Vanderveer  
Linda Vanderveer  
Debtors

Case No. 17-30127-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 29, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Vanderveer, Linda Vanderveer, 129 Forest Rd, Brick, NJ 08724-3639
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
517249035	+ Richard J Tracy III Esq., 30 Montgomery St. Suite 1205, Jersey City, NJ 07302-3835
517247611	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 29 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 29 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517103990	EDI: BANKAMER.COM	Dec 30 2022 01:34:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517264549	+ EDI: BANKAMER2.COM	Dec 30 2022 01:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517103991	EDI: TSYS2	Dec 30 2022 01:34:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517103995	EDI: CITICORP.COM	Dec 30 2022 01:34:00	Citi Bank, PO Box 6004, Sioux Falls, SD 57117-6004
517103996	EDI: WFNNB.COM	Dec 30 2022 01:34:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517103999	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 29 2022 20:37:40	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
517104001	+ EDI: DISCOVER.COM	Dec 30 2022 01:34:00	Discover, PO BOx 71084, Charlotte, NC 28272-1084
517121278	EDI: DISCOVER.COM	Dec 30 2022 01:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517104003	+ EDI: CITICORP.COM	Dec 30 2022 01:34:00	Exxon Mobil, PO Box 6404, Sioux Falls, SD 57117-6404
517128930	Email/Text: collecadminbankruptcy@fnni.com	Dec 29 2022 20:39:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517104004	Email/Text: collecadminbankruptcy@fnni.com	Dec 29 2022 20:39:00	First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
517104005	+ EDI: AMINFOFP.COM	Dec 30 2022 01:34:00	First Premier Bank, PO Box 5514, Sioux Falls, SD

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517104008	+ EDI: CITICORP.COM	Dec 30 2022 01:34:00	57117-5514 Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
517103993	EDI: JPMORGANCHASE	Dec 30 2022 01:34:00	Chase, PO Box 15153, Wilmington, DE 19886
517286572	Email/PDF: resurgentbknotifications@resurgent.com	Dec 29 2022 20:37:35	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517286552	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 29 2022 20:37:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517104009	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 29 2022 20:37:38	Merrick, PO Box 9201, Old Bethpage, NY 11804-9001
517279267	EDI: PRA.COM	Dec 30 2022 01:34:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517187824	+ EDI: JEFFERSONCAP.COM	Dec 30 2022 01:34:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517290520	EDI: Q3G.COM	Dec 30 2022 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517104011	EDI: RMSC.COM	Dec 30 2022 01:34:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517106734	+ EDI: RMSC.COM	Dec 30 2022 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517104022	EDI: TDBANKNORTH.COM	Dec 30 2022 01:34:00	TD Bank, PO box 84037, Columbus, GA 31908-4037
517155934	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 29 2022 20:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
TOTAL: 26			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517103992	*	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517103997	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517103998	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517104000	*+	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
517104002	*+	Discover, PO BOX 71084, Charlotte, NC 28272-1084
517104006	*+	First Premier Bank, PO Box 5514, Sioux Falls, SD 57117-5514
517104007	*+	First Premier Bank, PO Box 5514, Sioux Falls, SD 57117-5514
517103994	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15153, Wilmington, DE 19886
517104010	*+	Merrick, PO Box 9201, Old Bethpage, NY 11804-9001
517104012	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104013	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104014	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104015	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104016	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104017	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104018	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104019	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104020	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517104021	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060

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TOTAL: 0 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
James J. Cerbone	on behalf of Debtor John Vanderveer cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Joint Debtor Linda Vanderveer cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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